

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jerry B Walker
Debtor

Case No. 19-05170-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 15, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2022:

Recip ID	Recipient Name and Address
db	+ Jerry B Walker, 32 Poole Street, Pittston Township, PA 18640-3435
5278238	+ Capital One Cabelas, PO Box 3021, Salt Lake City UT 84110-3021
5278240	+ Commuuty Bank NA, 3152 NYS RTE 417, Olean NY 14760-1844
5289999	+ Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509
5278241	+ Fedloan Servicing, PO Box 60610, Harrisburg PA 17106-0610
5293287	Geisinger Wyoming Valley Med. Ctr., 100 East Mountain Blvd., Wilkes-Barre, PA 18702

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Dec 15 2022 23:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5278236	EDI: BANKAMER.COM	Dec 15 2022 23:53:00	Bank of America, PO Box 982238, El Paso TX 79998-2238
5278235	+ EDI: BANKAMER.COM	Dec 15 2022 23:53:00	Bank of America, 4909 Savarese Circle, FL 1-908-01-47, Tampa, FL 33634-2413
5293903	+ EDI: BANKAMER2.COM	Dec 15 2022 23:53:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5300566	EDI: BANKAMER.COM	Dec 15 2022 23:53:00	Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785
5298014	+ EDI: RECOVERYCORP.COM	Dec 15 2022 23:53:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5278237	+ EDI: CAPITALONE.COM	Dec 15 2022 23:53:00	Capital One, PO Box 30281, Salt Lake City UT 84130-0281
5282822	EDI: CAPITALONE.COM	Dec 15 2022 23:53:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5278239	+ Email/Text: bankruptcy@cavps.com	Dec 15 2022 18:50:00	Cavalry Portfolio Svcs, 500 Summit Lake Dr, Ste 4A, Vallhalla, NY 10595-2323
5298580	EDI: CITICORP.COM	Dec 15 2022 23:53:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5278243	Email/Text: collecadminbankruptcy@fnni.com	Dec 15 2022 18:50:00	FNB Omaha, PO Box 3331, Omaha NE 68103
5278242	Email/Text: collecadminbankruptcy@fnni.com	Dec 15 2022 18:50:00	FNB Omaha, PO Box 3412, Omaha NE 68197
5298089	EDI: JEFFERSONCAP.COM	Dec 15 2022 23:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5278244	EDI: JPMORGANCHASE	Dec 15 2022 23:53:00	JPMCB Card Services, PO Box 15369,

			Wilmington DE 19850
5287831	+ Email/Text: RASEBN@raslg.com	Dec 15 2022 18:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5278245	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 15 2022 18:50:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
5294449	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 15 2022 18:50:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5278246	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 15 2022 18:50:00	Midland Funding LLC, 320 East Big Beaver, Troy MI 48083-1238
5278247	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 15 2022 18:50:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego CA 92108-2710
5293286	Email/Text: mmrgbk@miramedrg.com	Dec 15 2022 18:50:00	MiraMed Revenue Group, LLC, PO Box 536, Linden, MI 48451-0536
5278249	EDI: PRA.COM	Dec 15 2022 23:53:00	Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk VA 23502
5278248	EDI: PRA.COM	Dec 15 2022 23:53:00	Portfolio Recovery Associates, PO Box 12914, Norfolk VA 23541
5278250	+ Email/Text: bankruptcynotices@psecu.com	Dec 15 2022 18:50:00	PSECU, PO Box 67013, Harrisburg PA 17106-7013
5278254	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	SYNCB/Lowes, PO Box 965005, Orlando FL 32896-5005
5278251	+ EDI: SALLIEMAEBANK.COM	Dec 15 2022 23:53:00	Sallie Mae, PO Box 3229, Wilmington DE 19804-0229
5278252	EDI: CITICORP.COM	Dec 15 2022 23:53:00	Sears/CBNA, P.O. Box 6282, Sioux Falls, SD 57117-6282
5278253	+ EDI: CITICORP.COM	Dec 15 2022 23:53:00	Sears/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
5279152	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5278255	+ EDI: PRATHEBUR	Dec 15 2022 23:53:00	The Bureaus, 650 Dundee Road, Suite 370, Northbrook IL 60062-2757
5278256	+ EDI: CITICORP.COM	Dec 15 2022 23:53:00	The Home Depot, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
5278257	EDI: CITICORP.COM	Dec 15 2022 23:53:00	The Home Depot CBNA, PO Box 6497, Sioux Falls SD 57117-6497
5297036	EDI: AIS.COM	Dec 15 2022 23:53:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5300984	EDI: SALLIEMAEBANK.COM	Dec 15 2022 23:53:00	sallie mae, PO Box 3319, Wimington, DE 19804-4319

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5292835	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
John Fisher	on behalf of Debtor 1 Jerry B Walker johnvfisher@yahoo.com fisherlawoffice@yahoo.com
Thomas Song	on behalf of Creditor BANK OF AMERICA N.A. tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Jerry B Walker

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9465

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-05170-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Jerry B Walker
aka Jerry Brian Walker12/15/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.